SPECIFICATION AMENDMENTS

Please **AMEND** the following, on pages 1-2 between "CROSS REFERENCE TO RELATED APPLICATIONS" and the first paragraph:

Please AMEND the second paragraph on page 1.

The present application is related to: U.S. Patent Application Serial No. 09/348,566 entitled "Settlement Systems and Methods Wherein a Buyer Takes Possession at a Retailer of a Product Purchased Using a Communication Network" and filed July 7, 1999 and issued as U.S. Patent No. 7.039,603 on May 2, 2006. which is a continuation-in-part of U.S. Patent Application Serial No. 09/337,906 entitled "Purchasing Systems and Methods Wherein a Buyer Takes Possession at a Retailer of a Product Purchased Using a Communication Network" and filed June 22, 1999 and issued as U.S. Patent No. 6,754,636 on June 22, 2004, which is a continuation-in-part of U.S. Patent Applications Serial No. 08/889,503 entitled "System and Process for Local Acquisition of Products Priced Online" and filed July 8, 1997 and issued as U.S. Patent No. 6,249,772 on June 19, 2001; U.S. Patent Application Serial No. 09/219,267 entitled "Method and Apparatus for Facilitating Electronic Commerce Through Providing Cross-Benefits During a Transaction" and filed December 23, 1998; U.S. Patent Application Serial No. 09/282,747 entitled "Method and Apparatus for Providing Cross-Benefits Based on a Customer Activity" and filed March 31, 1999; U.S. Patent Application Serial No. 09/274,281 entitled "Method and Apparatus for Providing Cross-Benefits via a Central Authority" and filed March 22, 1999; U.S. Patent Application Serial No. 09/322,351 entitled "Method and Apparatus for Providing Cross Benefits and Penalties" and filed May 28, 1999 and issued as U.S. Patent No. 6.606,213 on

August 12, 2003; U.S. Patent Application Serial No. 08/943,483 entitled "System and Method for Facilitating Acceptance of Conditional Purchase Offers (CPOs)" and filed on October 3, 1997 and now abandoned, which is a continuation-in-part of U.S. Patent Application Serial No. 08/923,683 entitled "Conditional Purchase Offer (CPO) Management System For Packages" and filed September 4, 1997 and issued as U.S. Patent No. 6,553,346 on April 22, 2003, which is a continuation-in-part of U.S. Patent Application Serial No. 08/889,319 entitled "Conditional Purchase Offer Management System" and filed July 8, 1997 and issued as U.S. Patent No. 6,085,169, which is a continuation-in-part of U.S. Patent Application Serial No. 08/707,660 entitled "Method and Apparatus for a Cryptographically Assisted Commercial Network System Designed to Facilitate Buyer-Driven Conditional Purchase Offers" filed on September 4, 1996 and issued as U.S. Patent No. 5,794,207 on August 11, 1998. The entire contents of these applications are incorporated herein by reference.